

Covid-19 Counseling Virtual Meeting Follow-up

As a follow up to the great peer exchange, this document includes information referenced during the call or we believe would be helpful as you respond to a rapidly changing environment.

Our call revolved around pressing challenges and needs for Housing Counseling agencies, which included:

- Technology needs for staff and clients
- Strategies to build trust and accessibility to virtual tools
- HUD requirements of virtual coaching
- Places to find additional and evolving resources

National Updates

Federal partners are issues additional guidance based on the Coronavirus Aid, Relief, and Economic Security (CARES) Act that signed into law on March 27th (additional details on CARES is below). Yesterday, The Federal Housing Administration published a mortgagee letter that implements the mortgage forbearance provisions in that law. The [Press Release](#) includes an explanation and also has links to the actual mortgagee letter as well as an FAQ (at the bottom of the release) for customers.

What's happening on the Ground?

We are working with counseling industry partners to look for additional resources to support work with families impacted by the pandemic, including support for counselors to help clients take advantage of forbearance options, maintain their rental housing, and manage their finances. It is important for us to understand the needs on the ground—both the services that clients need and the support counseling agencies need to do this work effectively.

Please complete this brief survey so that we can accurately represent your needs: [Survey](#)

Transitioning to Virtual Coaching

There were several request on the call to get clarity from HUD on items related to virtual counseling and education, for example signatures on action plans and the required length for education classes done virtually. We posed these questions to our HUD POC, but as you can imagine HUD is getting numerous questions that need to be vetted within the Department. They are working on a new set of FAQ in response. Unfortunately, this means that they are not answering individual question at this time. We will remain engaged with HUD to get responses, and will pass them along as soon as we have them.

As part of the discussion, several colleagues referenced technology or applications that they are utilizing to adapt to counseling over the internet or by phone. HPN and its members are not endorsing any product. It is also important to recognize that, particularly as it relates to securely gathering or transmitting materials, many applications need to be configured in a specific way and processes must be implemented to ensure security. Therefore, as you evaluate technology options, you must review your agency's technology, privacy, and other policies to determine if these resources are compatible with your agency's own standards, processes and requirements. We recommend consulting to your IT staff for the best guidance on these matters.

Technologies and resources agencies are utilizing:

Cori from Wayfinders mentioned that they have looked at [Hightail](#), which HPN has also utilizes. Someone asked about [Box](#), which Minnesota Homeownership Center indicated they have used successfully. Laurie from INHP also indicated that they utilize [FormAssembly](#), which uploads directly into their salesforce-based system. Laurie also mentioned that they utilized [Accession Mobile](#) so that when their counselors work from home their private phone number is concealed and instead it links to their office number.

In order to help clients scan documents that they may need to send back to counselors, people referenced the following applications that their clients have been able to use: [Adobe Scan](#), [Abbyy FineScanner](#) (multilingual and only paid if more storage is needed), and [Genius Scan](#).

NHS of Chicago also noted that their clients have found the [Zoom App](#) easy to use as a way to have virtual counseling sessions with clients.

Recent HUD Guidance:

- New Guidance from HUD on [Electronic Signatures](#). Note this guidance includes links to electronic signature providers such as docuSign.

Summary of Provisions in the Coronavirus Aid, Relief, and Economic Security (CARES) Act Relevant to Housing Counseling (passed by Congress and signed into Law by the President).

- **Section 4022. Foreclosure Moratorium and Consumer Right to Request Forbearance.** Prohibits foreclosures on all federally-backed mortgage loans for a 60-day period beginning on March 18, 2020. Provides up to 180 days of forbearance for borrowers of a federally-backed mortgage loan who have experienced a financial hardship related to the COVID-19 emergency. Applicable mortgages included those purchased by Fannie Mae and Freddie Mac, insured by HUD, VA, or USDA, or directly made by USDA. The authority provided under this section terminates on the earlier of the termination date of the national emergency concerning the coronavirus or December 31, 2020.

Section 4024. Temporary Moratorium on Eviction Filings. For 120 days beginning on the date of enactment, landlords are prohibited from initiating legal action to recover possession of a rental unit or to charge fees, penalties, or other charges to the tenant related to such nonpayment of rent where the landlord's mortgage on that property is insured, guaranteed, supplemented, protected, or assisted in any way by HUD, Fannie Mae, Freddie Mac, the rural housing voucher program, or the Violence Against Women Act of 1994.

Other Covid-19 Resources

- [COVID-19 Resource Hub](#) from Keep by Framework

Fannie Mae Covid-19 [resource page](#)

Freddie Mac Covid-19 [resource page](#)

FHA [Press release](#) on new Mortgagee Letter implementing CARES Act provisions

Avesta Homeownership Center's use of [Facebook](#) to provide information and outreach to clients on issues related to Covid-19

- **NHRC Counseling Calls**

The National Housing Resource Center will be holding weekly Leaders in Housing Counseling calls on Thursdays at 1:15pm Eastern. Each week they will discuss pertinent topics that impact the industry.

Last week, NHRC had a very helpful discussion around transitioning to virtual counseling, the YouTube link can be found here: https://youtu.be/RBukxAu_hYk.

Helpful information from the video included:

Transition to Virtual Coaching (12:30-25:00)

Systems to use for Virtual Coaching (33:00)

Funding for Natural Disasters and States of Emergencies-Duplication of Benefits (50:00)

Filling out Documents Electronically (56:00)

Data Security (1:06)

This week, the call with feature FHA, Fannie Mae, and Freddie Mac about all of the policies around lending and mortgages. They will publish the recording on their website:

The NHRC is also collecting stories about the Housing Counseling response in these unprecedented times, please see their request below: <http://www.hsgcenter.org/media/>

“Give us examples of what your clients are saying and feeling. As “financial health first responders,” you are in a unique position to tell the world what is happening in your local communities. We need examples of scams, of clients struggles, of servicer problems, and of success stories. We need rural, suburban, and urban. We need the full range of the diversity of our clients. We want to pull these into newsworthy packages and get stories in national newspapers and local papers to elevate the role of your work in the coronavirus crisis.

We are collecting stories with this [survey](#).”